Interest Rates Schedule

Term Deposits

Effective: Wednesday, 2 October 2024

(New Deposits with Dnister, Existing Deposits with Dnister at Next Maturity)

TERM DEPOSITS

A minimum deposit of \$1,000 will get you started. The interest rate is on a per annum basis, calculated daily. Contact Dnister for interest rates on amounts over \$1,000,000.

Current Special Offers

| Term | Rate p.a. |
|--------------------|-----------|
| Interest Frequency | Maturity |
| 6 months | 4.70% |
| 12 months | 4.40% |

| _ | | |
|---|----------------------------|--|
| | Rate p.a. | |
| | Monthly ² 4.65% | |
| | | |
| | 4.30% | |

All Term Deposits

| Term Rate p.a. Interest Frequency Maturity 1 month 1.25% 2 months 1.50% 3 months 3.45% 4 months 3.45% 5 months 4.70% 7 months 3.65% 8 months 3.70% 9 months 3.85% 10 months 3.85% 11 months 3.85% 12 months 4.40% 18 months 3.80% 24 months 3.60% | • | |
|---|--------------------|-----------|
| 1 month 1.25% 2 months 1.50% 3 months 3.45% 4 months 3.45% 5 months 4.70% 7 months 3.65% 8 months 3.70% 9 months 3.85% 10 months 3.85% 11 months 3.85% 12 months 4.40% 18 months 3.80% | Term | Rate p.a. |
| 2 months 1.50% 3 months 3.45% 4 months 3.45% 5 months 3.45% 6 months 4.70% 7 months 3.65% 8 months 3.70% 9 months 3.85% 10 months 3.85% 11 months 3.85% 12 months 4.40% 18 months 3.80% | Interest Frequency | Maturity |
| 3 months 3.45% 4 months 3.45% 5 months 3.45% 6 months 4.70% 7 months 3.65% 8 months 3.70% 9 months 3.85% 10 months 3.85% 11 months 3.85% 12 months 4.40% 18 months 3.80% | 1 month | 1.25% |
| 4 months 3.45% 5 months 3.45% 6 months 4.70% 7 months 3.65% 8 months 3.70% 9 months 3.85% 10 months 3.85% 11 months 3.85% 12 months 4.40% 18 months 3.80% | 2 months | 1.50% |
| 5 months 3.45% 6 months 4.70% 7 months 3.65% 8 months 3.70% 9 months 3.85% 10 months 3.85% 11 months 3.85% 12 months 4.40% 18 months 3.80% | 3 months | 3.45% |
| 6 months 7 months 3.65% 8 months 9 months 10 months 11 months 12 months 4.40% 18 months 3.80% | 4 months | 3.45% |
| 7 months 8 months 9 months 10 months 11 months 12 months 18 months 3.85% 4.40% 3.80% | 5 months | 3.45% |
| 8 months 3.70% 9 months 3.85% 10 months 3.85% 11 months 3.85% 12 months 4.40% 18 months 3.80% | 6 months | 4.70% |
| 9 months 3.85% 10 months 3.85% 11 months 3.85% 12 months 4.40% 18 months 3.80% | 7 months | 3.65% |
| 10 months 3.85% 11 months 3.85% 12 months 4.40% 18 months 3.80% | 8 months | 3.70% |
| 11 months 3.85% 12 months 4.40% 18 months 3.80% | 9 months | 3.85% |
| 12 months 4.40% 18 months 3.80% | 10 months | 3.85% |
| 18 months 3.80% | 11 months | 3.85% |
| 20 | 12 months | 4.40% |
| 24 months 3.60% | 18 months | 3.80% |
| | 24 months | 3.60% |

| Rate p.a. | | | |
|----------------------|--|--|--|
| Monthly ² | | | |
| 1.25% | | | |
| 1.45% | | | |
| 3.40% | | | |
| 3.40% | | | |
| 3.40% | | | |
| 4.65% | | | |
| 3.55% | | | |
| 3.60% | | | |
| 3.75% | | | |
| 3.75% | | | |
| 3.75% | | | |
| 4.30% | | | |
| 3.70% | | | |
| 3.50% | | | |

¹ Early redemption for Fixed Term Deposits requires 31 days' notice as agreed to by us, and will incur penalty interest of 2.00% pa or the rate equivalent to the declared rate where the interest rate for the deposit is under 2.00%pa.

All interest rates, which are quoted on a per annum (pa) basis, are subject to change without notice and should be verified with your local branch. Fees, charges, terms and conditions may apply. For full details on our products and an analysis of your personal requirements, please arrange for an appointment with one of our friendly staff by contacting your local Dnister branch.



For Term Deposit interest frequency paid monthly penalty interest will apply to the accured interest since last interest payment date.

 $The \ minimum \ with drawal \ is 50\% \ of \ the \ total \ term \ deposit \ balance. \ Any \ amounts \ below \ this \ minimum \ are \ subject \ to \ approval.$

 $^{^{\,2}}$ Interest payable to Dnister nominated savings account.